



Edition 7

Commonwealth of
Kentucky

Office
of the
Attorney General

Ben Chandler,
Attorney General

Jeff LaGrew,
Assistant Deputy
Attorney General

Office of
Senior Protection
Web site:
[www.law.state.ky.us/
senior](http://www.law.state.ky.us/senior)

In this Issue:

Charities

Training Kentucky
State Police

Sweepstakes Lawsuit

Working for Seniors!
Nelda Barnett
AARP President

Consumer Protection
Director
Todd Leatherman

Insights
(Sisters of Loretto)

Meet a Centenarian
Rollie Kelley (105)

Legislative Updates

Seniors Day Out

Calendar

Enjoy Giving Again - Unmask the Charities

-When the phone rang, I was really hoping it was my daughter, so we could chat. But, instead, a very pleasant man's voice, asked how I was. I remember his name was Chuck, but I didn't quite catch the name of the charity he represented. Before I could ask him to repeat it, he started talking about a special program for handicapped kids, and I recalled my sister's grandson had some problems like that. But then, I remembered my daughter telling me to be more careful with people asking for money. So, I asked him to repeat the name of his organization. He reassured me that I had heard of them and even given them \$25 last year. I was going to say no, but he said they were counting on my support again. Finally, I promised him another \$25, even though that's a lot of money. He said he'd send somebody over to collect it right away. I really wish I hadn't agreed, but it's for a good cause...at least I think it is.-

"...and the greatest of these is charity."

We cut our teeth on the concept that sharing and giving to those less fortunate are our responsibilities and make us better people. But, if our benevolence doesn't really benefit those we want to help, the act of giving loses its meaning.

With nearly 3,000 charities registered in Kentucky and a multitude of other organizations, either not required to register or illegally soliciting without registration, it is imperative that we all learn to give wisely. Do not assume that the person on the phone or at your door is a volunteer. Professional solicitors are often hired to obtain donations, but your contribution to the actual charity may be a lot smaller, after the solicitor gets his percentage. And, don't be confused by sound-alike charities. Take the time to make sure your dollars benefit the specific group you want to reach.

The following are violations of the Consumer Protection law, KRS 367.668. **Hang up, if the fundraiser will NOT:**

- Tell you their name;
- Spell their name;
- Tell you if they are paid;
- Spell the name of the company they work for;
- Tell you the % of donation given to charity.

Give, but give wisely. Here are some tips to follow before committing your \$\$\$:

- Check the information with the Office of the Attorney General/Consumer Protection Division, before making your pledge;
- Be alert for charities with familiar-sounding names that resemble those of better-known groups;
- Request literature about the charity's purpose and goals;
- Tell the caller to send a donation envelope for you to return in the mail;
- Do not agree to a pickup at your door to collect your donation.

With the charity's name, the Consumer Protection Office can let you know:

1. if the charity is registered with the Office of the Attorney General;
2. the percentage of your dollar paid to the solicitor;
3. a charity contact name for questions;
4. a name to contact for complaints;
5. the beginning & ending dates of the fundraiser;
6. the charity's address and phone #.

To make an informed decision about who will get your hard-earned money and what they will use it for, call:

**Consumer Protection
Michael Cornwall
1-888-432-9257 (toll free)**

Training Kentucky State Police Officers



Loren "Squirrel" Carl explains House Bill 4, the new Identity Theft law.

Awareness of "smart" crimes and crimes that target senior citizens is an important aspect of law enforcement and a passion for Attorney General Ben Chandler. So, when the Kentucky State Police requested the participation of the

Office of the Attorney General as part of the week-long in-service training sessions for Kentucky State Police Officers, his staff jumped at the chance. These week-long sessions are intended to polish up the skills of state police officers. In their part of the training, AG staff persons talk about telemarketing and medicaid fraud, identity theft, and the protection of senior citizens.

The Kentucky Senior Snooper

This newsletter is for informational purposes only. To share news for senior citizens, please write:

**Attorney General's Office
Senior Protection
700 Capitol Avenue
Frankfort, KY 40601
Attn: Newsletter**

ALERT!

Con Artists are on the prowl for your Social Security benefits! If you are unsure whether you qualify for Social Security or how to collect it, call:

Social Security **1-800-772-1213.**

SSA has employees to help you - with no strings attached!

A scam group has been identified in Powell County, but they could be anywhere by now. These helpful individuals help themselves to a very healthy percentage of the benefits. And, they don't take kindly to resistance. Beware!

Putting the Brakes on Deceptive Sweepstakes Promotion

Attorney General Ben Chandler filed a lawsuit in Franklin Circuit Court on January 26, 2000, against Publishers Clearing House (PCH) of Port Washington, New York, for illegal sweepstakes promotions. With this action, Kentucky is not alone. Twenty-five other states are taking action against the company, as well.

The suit alleges that PCH has violated Kentucky's Consumer Protection Act by mailing thousands of promotions to consumers, leading them to believe that they were winners or that ordering would increase their chances of winning millions of dollars and prizes. In addition, the suit states that the mailings, designed to be difficult to read and to understand, targeted Kentucky's elderly citizens.

PCH, one of the largest direct mail companies in the US, markets magazines, videotapes, and other merchandise to individuals. Consumers are encouraged to make purchases as part of the "sweepstakes campaign."

"We are asking the court to order PCH to pay restitution to Kentucky's consumers for these misleading promotions; issue a permanent injunction, preventing the company from future violations of Kentucky's Consumer Protection Statutes; assess a \$2000 civil penalty for each willful violation; and pay for investigation, prosecution and court costs," stated Chandler.

Chandler also supported House Bill 67 sponsored by Representative Susan Westrom that regulates sweepstakes

promotions in Kentucky. It requires sweepstakes to use larger type, to clearly indicate that no purchase is necessary to win and to list the odds to win a prize.

"AARP is very much concerned about the abuse that senior citizens have encountered because of marketing efforts such as those used by Publishers Clearing House. AARP supports relief for senior citizens through the legislative and legal processes, and we support the efforts currently ongoing in Kentucky by Attorney General Chandler's Office to provide relief." - **Ray Roundtree, AARP State Legislative Committee**

Working for Seniors! Nelda Barnett - AARP

Service is just another name for retirement to Nelda Barnett, State President of Kentucky AARP. She never stopped working. It's just that now she doesn't get paid in dollars. Yet, leading a nonprofit organization, dedicated to addressing the needs and interests of people over 50, has its own rewards.

"I enjoy knowing that we enhance the quality of life for all through the advocacy and educational services AARP provides. We really make a difference in people's lives by promoting independence, dignity, and purpose," says Barnett.

Appointed in 1996 as State President, Nelda Barnett brings a wealth of experience, enthusiasm, and energy to the job. She was the Director of the Green River Area Agency on Aging for 20 years, the Voluntary Action Program for the

United Way, and Maplebrook Village. She has held leadership positions with numerous organizations, including the Kentucky Association of Gerontology. Through her leadership, AARP continues to enrich the lives of older Kentuckians in areas of health, economics, security, work, personal enrichment, independent living, and crime prevention. Barnett anticipates with excitement the opening of the new Kentucky State Office of AARP in Louisville. She hopes that this office will make it easier to manage the many programs and interests of their members.

"Nelda's work at AARP has made it easier for us to get our crime prevention message out," states Jeff LaGrew, Director of the Attorney General's Office of Senior Protection. *"Nelda has worked hard*

towards the building of Green River TRIAD, a partnership between law enforcement officials and senior citizens. Other TRIADs are springing up throughout the state and are using the example set by Green River and Nelda Barnett, as something to emulate."

Barnett says, AARP's Legislative Committee worked to shepherd, through the General Assembly, legislative bills related to fraud, identity theft, and sweepstakes. *"We were successful on identity theft, but came up short on sweepstakes fraud and telemarketing. These issues are very important to seniors. We will be back in 2002!"*

In Nelda Barnett, Kentucky has a leader for people over 50, who knows how to bring out the best in people and an organization.

Profile of Todd Leatherman

Director of

Consumer Protection

Todd Leatherman's private practice as an attorney paved the way for his present passion of consumer protection. As a practicing attorney in an environmental firm, Todd represented clients in personal injury cases and, in particular, persons injured when exposed to toxic substances that had not been handled correctly. Many of his cases necessitated the protection of a public natural resource. Therefore, when Attorney General Ben Chandler offered him a position in his office, as Consumer Protection Division

Director, Todd saw a broader outlet for his goal to protect the public interest and a chance to make Kentucky safer.

Although the Consumer Protection Division can't act as a private attorney for individuals, it can file suit, when many individuals are involved or at risk. "We try to focus our resources to address the most important problem, effecting the most consumers." In addition, the division also aids the individual consumer with its Mediation Branch. Experienced consumer

complaint investigators help people resolve over 4000 complaints a year. This branch acts as an intermediary between a business and a consumer to resolve a dispute. "We try not to leave people without a remedy. We try to help them solve their problems."



Insights

by Diane Bryant



Attorney General Ben Chandler greets Sister Mary Estelle Cheshire (left) and Sister Suzanne Marie Janis (right).

On the long drive to Nerinx, Attorney General Ben Chandler reflected on the history of the Sisters of Loretto. This Order, founded in 1812, had resided on this land in Marion County, since 1824. As the Sisters branched out with their missions, the Kentucky site became known as the Loretto Motherhouse. Now, the Motherhouse is the refuge of four of Kentucky's most treasured population - centenarians, who have lived in three centuries.

Prior to his visit, he had been warned that the Sisters of Loretto were on the "cutting edge" of the faith with their commitment to make changes in the world through peaceful resistance to prejudice and injustice. The AIDS Garden on the grounds, maintained in loving memory of victims, is only one stand that sets these Sisters apart. Yet, as the conversations began with these Sisters, he was still taken by surprise by the stories that began to unfold of these centenarians in their younger days. Such mischief, like sliding down banisters and using ironing boards to sled down a snowy hill seemed incongruous with the women in black robes, talking with him now.

Sister M. Sarita Verstynen
(formerly Pertronilla Maria)
b. Nov. 15, 1897 (102 yrs)

in Amsterdam, Holland
She began her journey with the Sisters of Loretto in 1931

Sister Sarita attended elementary school in Holland and then, moved to Wisconsin. After entering the Order in 1931, her missions led her to Illinois, Texas, Missouri, and finally back to Kentucky.



-I'm afraid we all gave my mother a few gray hairs. She had 8 children, and if there was any mischief, boy, we were in it.-

Sister Mary Estelle Cheshire
b. December 16, 1897 (102 yrs)

in Elizabethtown, Kentucky
She began her journey with the Sisters of Loretto in 1927.

Education made a big impression on Sister Mary Estelle. She remembers vividly, being carried around the room on a teacher's shoulders, because she spelled the final word in a spelling bee. It made such an impression that she decided to become a teacher herself. She taught six years before taking her vows and finally finished her college degree at age 58. Her teaching came to an abrupt halt with back problems. "I fell down & couldn't stand up." After recovering, Sister Mary Estelle took care of her parents for the last two years of their lives and then retired in her 80's at the Loretto Motherhouse, performing community service activities.

-Life's too short. So you should have dessert first, because you don't know when you might go.-



Sister Suzanne Marie Janis
b. January 25, 1895 (105 yrs)

in St. Genevieve, Missouri
She began her journey with the Sisters of Loretto in 1920.

Sister Suzanne is well-noted for eating half her dessert before she starts her meal. And, at 105 years old, she's not likely to change that habit. Furthermore, she doesn't like fish, which might be a problem for a Catholic, if the kitchen didn't offer peanut butter sandwiches instead.

When asked what was the key to living so long, she laughed, and said, "Keeping everybody busy!" She's known as the "job sister", because she always has a plan and is an expert at delegating. She managed the workers on the farm and around the Motherhouse for years and now that she is retired still finds jobs for everyone.

Sister Placidus Rigdon

b. December 14, 1899 (100 yrs)
in St. Genevieve, Missouri
She began her journey with the Sisters of Loretto in 1922

Sister Placidus took her vows after high school graduation but went on to college. She completed her Masters in English at Notre Dame University. Her missions led her from the central United States to the Southwest and back to Kentucky.

*Memories from
Three Centuries*

Meet a Centenarian
Rollie Kelley



Rollie made his debut on January 12, 1895, as a farm baby in Marshall County, just east of Benton. He survived the home birthing process, which claimed the lives of four of his eight siblings, to grow up helping his daddy on the farm. Each year, when the growing season was over, he eagerly found his way to the schoolhouse. Even after he finished the 8th grade, he attended school whenever he could, until he was 19 years old. Like most teenagers, he needed money to get a start on life, so he hauled ties for the railroad, whenever the growing season permitted. He was still a teenager, when he laid eyes on Effie.

He met Effie Malcomb at a party – the kind where they make popcorn balls and play cards. But, Effie got away. It was some time before he saw her again. When he found her again, and she agreed to a date, she was working in a restaurant and staying with an elderly lady. He still remembers their first date and how she strolled down the lane toward his horse and buggy - her dress and matching wide-brim hat catching his eye. Married in 1915, the match produced years of joy and three children. Then, in 1927, it ended prematurely. Effie died of a “congested chill” on Mother’s Day. Three years later, Rollie married Lucille Barnes. This union resulted in another son, who tragically drowned at 11 years old. Lucille and Rollie survived the trauma to spend 64 years together, until her death. Today, he proudly claims seven grandchildren, seven great grandchildren, and one great, great grandchild.

Beyond his family, Rollie held a passion for the chicken business. He bought his first incubator, which held 144 eggs, in 1916. In 1931, Rollie started Murray Hatchery, which grew until it was the largest hatchery in West Kentucky. In 1965, he bought a farm and raised broilers and layers in his chicken houses. As part of his lifetime commitment to the business, he twice served as President of the Kentucky Poultry Improvement Association and for his contributions was placed in the Poultry Hall of Fame in 1996. He worked his farm and stayed active in the chicken business, until he turned 100 years of age, when he decided to retire.

Rollie’s memories are part of history. He missed the call for World War I, because his family status placed him further down the draft list. During the Depression, his home place was lucky enough to have a well. Sharing water was one of his contributions to a community where no one had any money, and sharing became a life or death matter. Later, in life he reached further into history than his own lifetime memories, as he researched his family tree all the way back to Ireland.

His two living children, both daughters, visit him regularly. Rosebud stays in constant contact, and Dorothy spends half of the year in Kentucky to stay in touch. His 100th birthday rallied 350 people to celebrate. He greeted each man with a handshake and each woman with a hug. Although his daughters tried to make him sit down during the party to save his strength, he insisted on standing, so he could get the hugs. Currently, Rollie still enjoys company and sharing stories of three centuries.

Know Anyone Who has lived in 3 Centuries?

The Senior Snooper is looking for people, born in the 1800’s. **Send us their names & addresses.** We’re sending out special greetings and want to include them. Mail to: **Office of the Attorney General, Office of Senior Protection, 700 Capitol Avenue, Frankfort, KY 40601 Attn: Diane Bryant**

Legislative Updates

HB 4
Identity Theft

Creates the crimes of identity theft & trafficking in stolen identities as felonies and allows victims to collect damages through civil action.

HB 4 makes it a crime to use another person's identity to: deprive a person of property; make financial transactions; avoid detection; obtain a person's property; obtain confidential information; to harass; or for commercial or political benefit.

Status: LAW

HB 4 passed unanimously (92-0) out of the House with a Committee Substitute. Passed unanimously out of the Senate (33-0). Signed by the Speaker of the House and the President of the Senate. **Governor signed into law on March 28th.**

SB 205
Telemarketing

Regulates telemarketing practices and telemarketers by establishing a no-call list and prohibiting certain telemarketing techniques.

Status: died on Senate Judiciary Committee. **SB 205** never made it to the Senate Floor for a vote.

"The Attorney General's Office, with support from AARP, proposed stronger legislation to protect citizens from unwanted telemarketing abuse. Although 80% of Kentuckians supported this legislation, the General Assembly did not even hold a hearing on this bill, during the three month session. Hopefully, the 2002 General Assembly will take action to protect Kentuckians."

- Attorney General Ben Chandler

HB 160
Financial Integrity Division

Creates a Division in the Department of Law to investigate food stamp fraud, illegal distribution of counterfeit products, and personal identity theft.

HB 160 provides investigative support to law enforcement officers and, in particular, is a crucial office for helping enforce HB 4, the Identity Theft Law, described above.

Status: LAW

Passed the House 98-0. Passed the Senate 37-0. Signed by both the Speaker of the House and the President of the Senate. **Filed and became law without the Governor's signature on February 26th.**

HB 567
Non-Profit Conversion

Provides regulations for the conversions of non-profit health care entities to for-profit companies. It provides the means to retain the original intention of the trust (to benefit the public health) for the non-profit assets.

Status: died on House floor.

HB 67
Sweepstakes Fraud

Provides protection through Kentucky's Consumer Protection Act, against deceptive promotional advertising of prizes and sweepstakes.

HB 67 set standards for companies offering prizes or operating sweepstakes games within Kentucky.

Status: Temporarily dead

HB 67 passed the House unanimously (93-0). Died in Senate Judiciary Committee, never coming out for a Senate Floor vote.

"I knew HB 67 was in trouble when lobbyists from New York City came to meet behind closed doors with Senate Leadership. And, I grew even more concerned when seven Kentucky lobbyists were hired to derail this bill in the Senate. This demonstrates clearly how much money these people have. These are some of the very ones, who extort unknown millions from unsuspecting senior citizens across the country. This bill is gone this time, but not forgotten. This is a really solid example of how critically important it is that senior citizens actively participate in government by calling their legislators and letting them know they are being watched. And, there's no more powerful voice than senior citizens, if they will just use it!"

- Representative Susan Westrom, sponsor

Seniors Day Out

The Paducah/McCracken County TRIAD sponsored a Seniors Day Out at the Kentucky Oaks Mall on April 26th, 2000. Over 500 seniors from the Purchase Area attended. Crime prevention presentations by the Paducah Police Department, McCracken County Sheriff's Office and the Attorney General's Office were well received. These were followed by line dancing by "The Boot Scooters" and a variety of dances performed by the Center Stage Dance Studio. Several singers of Gospel, Country, and Forties music lightened the mood of participants. Drama skits, depicting "Famous People Buried in Paducah," held everyone's attention. Plans are already in the works for next year's "2nd Annual" Seniors Day Out.



Paducah Crime Prevention Officer J.P. Roberts & Loren "Squirrel" Carl of the Attorney General's Financial Integrity Office



Lieutenant Allan Coomer of the Somerset Police Department talks to the crowd about Personal Protection.

The Somerset/Pulaski County TRIAD sponsored a very successful Seniors Day Out at the Somerset Mall on May 10, 2000. Over 600 seniors from South Central Kentucky attended. Irene Vertress, Chairperson of the TRIAD said, "we really appreciated all the great food and entertainment, and it was a great chance for the community to see what TRIAD is all about. The Somerset Police, Pulaski County Sheriff, Attorney General's staff, the Mall, and our members worked hard to make this a success." Bill Collins and the Backporch Pickers, a trio, and the Casey County Choir with their Disney Show Tunes filled the Mall with music in the afternoon hours. Antique cars and quilts were on exhibit for the viewing pleasure of seniors.

The Lexington/Fayette County TRIAD held a Seniors Day Out at Fayette Mall on May 17, 2000. The crime prevention program was followed by afternoon entertainment. The Mall vibrated with the sounds of gospel, jazz & blues, popular and old times tunes, plus acts that included the Phantom of the Opera, performed by local entertainers. A fashion show sported clothes from stores in the Mall, on Seniors from the Bluegrass Area. Participating seniors in the show enjoyed makeovers in preparation for their debut. According to Carol Ballard, Executive Director of the TRIAD, "This Seniors Day Out program provides a great opportunity to tell the community about our 'vial of life' program." The event was attended by over 1500 seniors from the Bluegrass Area.



Lori Farris, an Attorney General staffperson, warns the Fayette Mall crowd about telemarketing fraud and how to protect themselves.

Office of the Attorney General
Office of Senior Protection
700 Capitol Avenue
Frankfort, KY 40601

Kentucky Senior Snooper

DATES TO REMEMBER

Seniors Day Out	The Town Mall	Elizabethtown	Aug. 30, 2000
Seniors Day Out	Towne Square Mall	Owensboro	Sept. 7, 2000
Seniors Day Out	Greenwood Mall	Bowling Green	Sept. 13, 2000
Seniors Day Out	Bradford Square Mall	Hopkinsville	Sept. 20, 2000
KY Senior Games		Elizabethtown	Sept. 21-22
Seniors Day Out	Oxmoor Mall	Louisville	Oct. 3, 2000
KCPC Annual Conference	Executive Inn	Owensboro	Oct. 10-12
Seniors Day Out	Ashland Town Center	Ashland	Oct. 18, 2000
Seniors Day Out	Florence Mall	Florence	Oct. 20, 2000